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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)		APPLICANT: HOWARD, Frank	
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P A T E N T & T R A D E M A R K O F F I C E

U.S. PATENT DOCUMENTS

EXAM. INITIAL	DOCUMENT NUMBER							DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>me</i>	6	4	1	5	2	7	1	7/2/2002	Turk et al	705	39	
	6	3	9	4	3	4	1	5/28/2002	Mäkipää	235	379	
	6	2	9	9	0	6	2	10/9/2001	Hwang	235	379	
	6	2	8	2	5	2	2	8/28/2001	Davis et al	705	41	
	5	8	7	0	4	7	3	2/9/1999	Boesch et al	705	78	
<i>↓</i>	5	4	5	5	4	0	7	10/3/1995	Rosen	705	69	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
														YES	NO
<i>me</i>	EP	0	9	2	4	6	6	7 A2	6/23/1999	Europe					

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>me</i>		US 2001/0029472 A1; Oct. 11, 2001; Hataguchi; ANONYMOUS PURCHASE AND SALE SYSTEM FOR ONLINE SHOPPING AND DELIVERY SERVICES VIA COMPUTER NETWORKS
		US 2001/0037209 A1; Nov. 1, 2001; Tarbutton et al; PRE-PAID PAYMENT SYSTEM AND METHOD FOR ANONYMOUS PURCHASING TRANSACTIONS
		US 2002/0026418 A1; Feb. 28, 2002; Koppel et al; METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE WITH EXISTING NETWORK OF CREDIT CARDS
		US 2002/0099667 A1; Jul 25, 2002; Diamandis et al; METHOD AND APPARATUS FOR MAKING PURCHASES OVER THE INTERNET USING PRE-PAID CARDS
<i>↓</i>		US 2002/0120563 A1; Aug. 29, 2002; McWilliam et al; SYSTEM AND METHOD FOR EFFECTING ANONYMOUS PAYMENTS
		US 2002/0194080 A1; Dec. 19, 2002; Louri; INTERNET CASH CARD

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Mary Cheung

3-8-05